

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
Francis Rayner and Terri Rayner, :  
Debtors. : Bankruptcy No. 18-13052-MDC

**ORDER**

**AND NOW**, this 4<sup>th</sup> day of September, 2018, it is hereby **ORDERED** that if Francis Rayner and Terri Rayner (the “Debtors”) and Midland Mortgage, a Division of MidFirst Bank (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtors and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



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MAGDELINE D. COLEMAN  
UNITED STATES BANKRUPTCY JUDGE

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